IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Christopher L. Cagan

Serial No.: 10/713,348

Filed: November 14, 2003

For: METHOD FOR MORTGAGE

FRAUD DETECTION

Examiner: John D. Scarito

Group Art Unit: 3696

Confirmation No.: 4137

April 20, 2009

RESPONSE TO FINAL OFFICE ACTION

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sirs:

In response to the Final Office Action of October 21, 2008 along with a Request for Continued Examination (RCE), please amend the above-identified application for patent as follows.